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Still holds good from
July 7th to 14th, inclusive.

to give them away as souvenirs of this beautiful suburb. Bear in mind, also, that we are selling the very best lots ever offered around Washington at the low price of

\$40 and Up!

Small Payment Down \$1 Weekly. Ten Per Cent OFF for Cash.

No Swamps, No Malaria, but Pure Air, Pure Water, Perfect Drainage, is what you get at

TUXEDO
100 Feet Above Washington.

Situated on the main stem of the Potomac R. R., in Prince Georges County, Md., within a few minutes' ride of the city and about one-half of a mile from the District line, with station on the grounds. Containing five, six, eight, nine, ten, and eleven acre lots, commanding a beautiful view of the surrounding country.

Trains leave every day at 11:40 a. m., 4:30 and 6 p. m., from depot, Sixth and B Streets N. W. Circulars and tickets at our office or from our agents at depot.

TUXEDO COMPANY, 623 F St. N. W.

Do You Want Cheaper Gas?

If so, write your name and address in this coupon and send it to THE TIMES.

NAME _____

ADDRESS _____

You can help to save Washington a half million dollars each year by writing your name and address in the above coupon and sending it to THE TIMES, to be used in preparing a petition to Congress asking for cheaper gas.

GOUGING AS A FINE ART

How Ex-Police Sergeant Mullaly Lends His Money.

ONLY SIX PER CENT. HE SAYS

Nevertheless Colored Messenger

Hawkins Has Already Paid Him Ninety-Nine Dollars on a Note For Ninety, and There Are Sixty Dollars Still Due—Shylock Still on the Forc.

Money lending to District government clerk as a paying business received some attention a few days ago in The Times. There are more money lenders than one in the metropolitan area, all of the papers in which are all right on their feet.

One of the principal lenders to the clerk and others is ex-Police Sgt. Mullaly, who is even now in the employ of the District government. He is still a policeman, but one who has the reputation of being worth \$60,000.

Thomas Hawkins, colored, a messenger to the District government building, has been entangled with this money lender. Hawkins says he borrowed \$60 at a time when he was sorely pressed for money. The lender had him to execute nine notes, seven of which were for \$11 each and two for \$13.

When the notes were first made, no interest was specified, and a red line was drawn through the blank space left on note for the insertion of the interest rate. For some reason the lender came back with the notes to the messenger and had him to erase the red line and write six per cent in the space.

MORE THAN THE PRINCIPAL.

This happened in 1893. Since then Hawkins says he has paid up four of the notes, making \$44, and \$5 a month for eleven months, making \$55, which, added to the \$44, makes \$99 he has paid on a \$90 note.

The messenger says he has been informed by the ex-sergeant that there is still due \$60, and that such a statement has been made to Commissioner Rose.

This money lender, by the way, was paid \$5 for each of the eleven months by Auditor J. F. Petty out of the salary of the messenger, and everybody in the department knows him to be a money-lender who is not in the business from philanthropic motives.

It is quite probable, however, that the District building officers do not know for what reasons and with what charges of interest these monthly payments are made by the clerk.

This money-lender and the messenger and The Times met yesterday in the first corridor of the District building. The messenger desired to know when the moneyed man would send him a written statement to prove that there was \$60 still due. The policeman said that he had not time yet.

The Times asked him what interest he had charged the messenger.

ONLY SIX PER CENT.

"Oh, only 6 per cent," was the prompt reply.

He was then asked if an eleven-dollar note with 6 per cent interest meant 6 per cent on a loan of \$10. He begged to be excused from answering, except that the papers would show for themselves.

The messenger brought down four of the paid-up notes to The Times yesterday, and they are made out for \$11 month with 6 per cent interest.

The messenger then insisted on an explanation of the \$60 still due. The lender offered him a note, stating that it was only worth \$50, and that the messenger should order blanks, which will amount to \$10, and paid-up notes to the amount of \$60.

A somewhat singular phase of the case is that the money-lender is credited with having advanced to force payment of the money which he claims to be due, through one of the higher officers of the building.

It is not likely that the claim can be pushed through in that way.

Editor Times: As you have so ably rendered effective service in bringing about several important reforms, I wish to suggest one of great benefit generally to the thousands of government employees in this city.

In the case now stands, every one of them is a subject for blackmail by any unprincipled creditor who may come along and exact more than his due, unfortunately instead of bringing a suit at law, they are threatened to file charges before the department, and under a Democratic administration many employees feel the claim which no court would compel them to pay, for fear of dismissal.

This should not be so. The heads of

the several departments should not be permitted, under statutory law, to receive or countenance any claim whatever, unless the same shall be in the form of a judgment rendered since the service of the said employee by the government. I know all far-minded people will approve such a plan—what say you?

GOV. EMPLOYEE.

Real Estate Transfers.

Joseph Anthony and wife to Samuel E. Allen, Jr., part of lot 4 square 515, \$10.

Lewis E. Breuninger and wife to John F. Waggaman, lot 18 block 20, Columbia Heights, \$19. Samuel Crockett and William E. Edmonson to J. C. Howell, lot 18, Mackay subdivision, block 10, LeDroit Park, \$3,850.

Benjamin W. Holman to Laura B. Chamberlain, lot 246, Holman subdivision, Mount Pleasant, \$10. Joseph F. Batcher to Walter T. Wright, part of lot 210 and part of the "Church of England" lot square 108, B. & H. addition to Georgetown, \$10. Timothy J. Callaghan to George W. Ray, lot 479, in Dumbay's subdivision, square 1004, \$10.

Michael Colbert and Charles H. Parker to John A. Colburn, lot 28, Colburn's subdivision, square 542, \$1,000. Same to John A. Colburn, part of lot 27, same subdivision, square 542, \$1,000. District of Columbia to Margaret E. Johnson, lot 4, square 3, Ivy City (tax deed), 73 cents.

Kirkwood Flora to John Sherman, parts of lots 8 and 9, block 42, Holman's subdivision, Holman's main, \$19. Walter Houston to Eva A. Callaghan, lot 279, Dumbay's subdivision, square 1004, \$10.

William C. Hill and Thomas Heckstock to Henry Voss, lot 4, Colburn's subdivision, square 542, \$1,000. Adolph A. Hochling, Jr., to Crammond Kennedy, lot 20, Davidson's subdivision, square 220, \$19,500. Henry E. King, Jr., to Mary Rosekowsky, lot 3, square 904, \$10. Jacob R. Redman and Jas. H. Wilson to John T. Gaskins, lots 9 and 22, block 6, lot 31, block 6, lots 14 and 24, block 7, lot 22, block 11, lots 4 and 23, block 12, Garfield Heights, \$100. Edward J. Stillwagner and John Edout to Jesse R. Stillwagner, lot 16, square 3, Conductor Avenue Heights, \$6,400. John D. Sullivan to George W. Ray, south 20 feet of north 60 feet, lots 5 and 66, square 93, Georgetown, \$10.

Charles O. Unchitt to Joseph F. Batcher, part of lot 210 and part of Church of England lot, B. & H. addition, square 108, Georgetown, Thomas E. Waggaman to Lewis E. Breuninger, lot 38 in Waggaman's subdivision, block 13, LeDroit Park, \$6,000.

Officers' List—1.

Mount Vernon Castle, No. 5, E. G. E., held an interesting session last Thursday evening, and after instructing a candidate in the first degree, the following officers were installed by Grand Officers Charles Kattelman, Jr., and Henry Smith: P. C., E. E. Ruppert; N. O., W. H. Smith; V. C., J. M. Beall; C. O., E. L. Walter; K. of E., E. E. Engel; M. of R., J. D. Willard; S. H., F. J. Sylvester; V. H., M. S. Jones; H. P., R. D. Crompton; W. B., E. G. Decker; first guard, H. Yenny; second guard, J. H. Wilson; W. C. Charles Kattelman, Jr.; trustee, Capt. Woolman Gilson.

American Temple, No. 3, L. G. E., at the last session of July 5, '95, the following officers were installed by Grand Officers Adams: P. T., Mrs. L. Thompson; N. O., Mrs. Ella Scott; V. T., Miss Alice Ward; prophetess, Mrs. Mary Tavender; priestess, Mrs. Kate Hickey; M. of R., Mrs. Frances Davidson; G. of M., Mrs. Katie Frey; G. of P., Miss Mattie McKinney; and G. of O. P., Mrs. Kate Kall; G. of R., Mrs. Florence Wagoner; G. of F. M. S. Ober; and G. of F. M. S. Ida Kerper; with trustees, J. Thompson, F. Kerper and Geo. Zimmerman. Mr. Willard held the office until December 7, '95. P. T. Mrs. L. Thompson was presented with a handsome spoon as a token of esteem from some members of the temple. Mrs. Tavender making the speech.

The Trent Rapid Transit Company have elected the following directors to serve one year: L. A. Grant, N. L. Jeffries, J. J. Henphill, J. M. Shelby, J. W. Reynolds, B. E. Parker, B. Robinson, V. D. Stockbridge and Geo. F. Broth. The directors have elected the following officers: L. A. Grant, president; George F. Broth, vice president; P. F. Little, secretary; E. S. Parker, treasurer.

Postoffice Contracts Awarded.

The Postoffice Department yesterday awarded the contract for furnishing blanks, blank books, and printed matter for money order business to the following firm:

H. C. Hallenback, of New York City; Dunlap Printing Company, of Philadelphia; the J. Horace McFarland Company, of Haverburg, Pa.; the Capital Press Company, and Byron S. Adams, of this city. The contract is for four years beginning September 3, 1895. H. C. Hallenback got the contract for the domestic money order blanks, which will amount to about \$360,000 in the four years.

Not as Bad as Reported.

J. L. Ryan, of Richmond, who was run down by a bicycle Thursday evening and had his knee dislocated, is rapidly recovering. The rumor to the effect that his leg was broken is not true.

SIX COMPOSITE GUNBOATS

To Be Built by the Navy During the Current Year.

LIKE MAGNIFICENT YACHTS

Both Steam and Sails Will Be the Propelling Power—Must Be Independent of Docking Facilities. Economical in the Use of Coal—To Be Lighted by Electricity.

Six magnificent steam yachts, such as could be owned only by the lucky possessors of many millions of dollars, will be built by the navy during the current fiscal year, and although they are to be far smaller than the vessels of their class they promise to be all around the most useful ships belonging to the United States government.

By act of Congress, approved March 2, 1895, provision was made for the construction of six composite gunboats, the individual, constructive limit of cost being \$230,000, exclusive of the cost of armament.

From this authority Chief Constructor Hichborn and Engineer in Chief Melville have drawn designs for entirely novel types of warships, involving for the first time in government vessels the principle of composite construction, the framing being of steel and the hull of wood.

The essential reasons for the construction of vessels of the composite type are that they are largely independent of docking facilities and economical in the use of fuel. The exploitation of the copper causes the batteries, gross, etc., to be released as soon as the vessel is put in motion, and the bottom is made comparatively clean, thus

permitting the vessel to maintain her designed speed with a minimum consumption of coal.

VERY SERIOUS OUTLAYS.

The docking expenses, whether at home or abroad, and the cost of fuel are two very serious outlays that these vessels are counted upon to minimize, while their activity, range of action, and general efficiency are greatly increased.

The six vessels will be of two radically differing types, one type carrying full sail power and propelled by a single screw, the other type having steady sails only and propelled by twin screws actuated by two separate engines. Their principal dimensions are as follows:

Single Screw Single Screw
Type 1 Type 2

Length on load water line..... 165 feet 174 feet
Beam, extreme at..... 35 feet 35 feet
Draft, normal, to..... 12 feet 12 feet
Displacement, normal,..... 1,000 tons 1,000 tons
Indicated horsepower..... 800 800
Speed, an hour in..... 12 12

The single-screw vessels Nos. 10, 11, 12 and 13 have four lines than the other two and carry a spread of 11,000 square feet of canvas, which will enable them to make 10 knots with a stiff wind and a fairly smooth sea while in the trade winds for a long voyage they can be relied upon to make long cruises at the rate of 4 or 5 knots.

When going under sail alone, the engines of the single-screw boat will be uncoupled, allowing the shafting and screw to revolve simply by the action of the passing water, and so slight is the retarding influence of the screw thus disengaged that there is every reason to expect a sailing speed fully equal to the possibilities of the steam power conditions.

DESIGN OF EACH TYPE.

The engines in each type are designed to develop the same horsepower and to insure the same speed, that of twelve knots, differing only as regards shafting, number of screws and incidental division of motive force.

For the twin-screw gunboats the engines will be right and left, each in a separate water-tight compartment, and will be of the usual vertical, direct-acting, triple-expansion type, with a high-pressure cylinder of twelve, eighteen and a quarter, and twenty-six inches respectively, having a common stroke of eighteen inches, capable of developing 800 horse-power with 200 revolutions per minute.

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Gunboats Nos. 10 to 13.

also be of the triple-expansion type, with cylinders of the following diameters. Fifteen and a quarter, twenty-three and a half, and thirty-six inches, with a common stroke of thirty inches, and to run at 150 revolutions per minute when developing the required 800 horse-power.

Each boat will have two single-angled "Scotch" boilers with two corrugated furnaces each three feet in diameter. Each boiler will have a diameter of ten and one-half feet, a length of ten and one-half feet, with thirty-nine square feet of grate surface and 1,250 feet of heating surface, making a total heating surface of 2,700 square feet and a total grate surface of seventy-eight square feet.

They will have moderate forced draught induced by two blowers for each boiler, supplied directly in the ash pit. The boilers will be placed side by side in the same compartment, with a common fire room.

The normal coal supply of the single-screw boat will be 100 tons, with a total bunker capacity of 235; the normal coal supply of the twin-screw boats will be 120 tons.

LESS SPEED AND POWER.

These gunboats have been given much less speed and only about half the power which it lately has been the practice to put in boats of their displacement. The great advantage of this idea consists in allowing a boat of a given size to carry more coal, since the machinery weighs less, and drives the boat much more economically at slow speed. Thus at eight knots these boats will require about 250 horse-power, while the maximum power of the engines be 800 or 1,600. In one case the engine would be working at

about one-quarter of its designed power, which is within the limit of reasonable economy, and in the other case the engine is working at only one-eighth its actual power. As the power required to drive a vessel varies as the cube of the speed, the coal burned per knot will vary as the square of the speed, or in other words with two engines of equal economy, one of which would drive the boat ten knots and the other eight knots per hour, the first would burn 100 tons of coal in going the same distance as the other one would run in burning sixty-four tons.

ON THE DOWN GRADE.

Gradually Your Tender Nerves Grow Weaker—At Length You Will Be Harassed by Nervousness and Sleeplessness.

This illustrates the advantage of having engines which are economical at slow speeds. This was the principal reason why low-powered machinery was put in these ships.

These boats will require at twelve knots, their maximum speed, 800 indicated horsepower; at ten knots, 450 indicated horsepower; at eight knots, 250 indicated horsepower. The capacity of the bunkers will be about 250 tons.

CONSUMPTION OF COAL.

The coal consumption for all purposes at full power will be about twenty-two tons per day, giving a steaming radius of smooth water of 3,250 knots. At ten knots the coal consumption will be about twelve tons per day, and the steaming radius will be about 5,000 knots. At eight knots the coal consumption will be about eight and one-half tons per day, and the steaming radius will be about 5,500 miles, making it possible to maintain at that speed from San Francisco to New Zealand.

The steaming radius of small ships is greatly affected by the wind and weather. The large Atlantic liners plow through all kinds of weather, and then only to find that the wind and weather are acting against a moderately hard wind and sea will have their speed decreased two or three knots.

The single-screw boat will be affected more in this respect than the other one, since her spars and rigging will catch more wind. She will also be troubled more by her engines racing, since her screw will not be so deeply immersed as that of her rival.

The great gain in the twin-screw ship will be the ease with which she can steam in and out of harbors and up narrow, crooked rivers, owing to the greater

ease and safety with which twin-screw ships can be steered. But the sailing type can reel of seven or eight knots an hour indefinitely on long cruises, at no cost for fuel, and the cost of maintenance and service can be totally independent of coaling stations.

LIGHTED BY ELECTRICITY.

The single-screw boat will be lighted by electricity, and provided with a steam steeter and steam windlass; space and weight are allowed for these features in the twin-screw boats, but their installation will depend entirely upon their possibility within the price limit of \$230,000.

The armaments, being identical in both types, will consist of four-inch, four six-pounders, and two one-pounders, all rapid fire, and will be disposed in this order: Four four-inch guns in two batteries, port and starboard, on the gun-deck amidships; the two other four-inch guns being carried on the main deck, one at the bow and one at the stern, each with a gun of fire. The six-pounder gun will be carried on the gun-deck, two well forward, one on either bow, and two amidships between the four-inch guns respectively, in the port and starboard batteries. The one-pounder gun will be disposed where most advantageous on the main-deck berthing.

For the four-inch guns there will be 800 rounds of ammunition.

For the six-pounder there will be 2,000 rounds of ammunition.

For the one-pounder there will be 1,235 rounds of ammunition.

The character of the service for which these gunboats are particularly designed requires that they be exposed to musketry fire, and the housing the major parts of the battery by an unbroken deck, besides materially increasing the strength and strength of the vessel, gives admirable protection to the guns' crew in action.

This necessary exposed position of the guns, however, is counterbalanced only by their are fire and possible usefulness in running action, while for river service, for which the boats are particularly designed, the disposition of the gun-deck battery is all that could be desired.

MOST COMMONHOUS.

Each of the vessels will carry about two officers, 125 enlisted men, and a small guard of marines, numbering, perhaps, ten men. The vessels are so commonhouse, however, that for special duty a very much larger complement could be accommodated, or a large number of refugees could be taken aboard.

Secretary Herbert, who is compelled by law to have two of these vessels built on the Pacific coast, two on the Atlantic,

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TAKE 'EM AT 39c.

Straw Hats—A Store Full—\$1.25 Hats, \$1 Hats, 75c Hats,

We've bunched 'em all at

"Thirty-nine Cents."

HENRY FRANC & SON, 7th AND D.

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Omaha..... 104 104 103 103 103 103
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Reading..... 104 104 103 103 103 103
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